

**Claims**

Claims 1-20. (canceled)

21. (previously presented) A method comprising steps of:

providing an authorized user of a credit card issued by a service provider;

the authorized user incurring debt on the credit card; and

for a predetermined amount of debt incurred by the authorized user on the credit card, the service provider submitting an entry into a sweepstakes on behalf of the authorized user.

22. (previously presented) The method of claim 21, further comprising conducting a drawing from entries of the sweepstakes, wherein the entry of the authorized user is one of the entries.

23. (previously presented) The method of claim 21,  
further comprising steps of:

the authorized user referring a first customer to  
the service provider for credit card services;

the first customer submitting an application for  
credit card services to the service provider;

the service provider receiving, processing and  
approving the application and issuing a credit card to  
the first customer establishing a first referred  
authorized user of a credit card; and in consideration  
therefore to the authorized user

the service provider issuing valuable  
consideration to the authorized user.

24. (previously presented) The method of claim 23,  
wherein the step of the first customer submitting an  
application for credit card services to the service  
provider further includes the first customer designating  
the authorized user as a referring party.

25. (previously presented) The method of claim 23,  
further comprising:

the first referred authorized user referring a  
second customer to the service provider for credit  
card services;

the second customer submitting an application for  
credit card services to the service provider;

the service provider receiving, processing and  
approving the application and issuing a credit card to  
the second customer establishing a second referred  
authorized user of a credit card; and in consideration  
therefore to the first referred authorized user

the service provider issuing valuable  
consideration to the first referred authorized user.

26. (previously presented) The method of claim 25,  
wherein the step of the second customer submitting an  
application for credit card services to the service  
provider further includes the second customer designating  
the first referred authorized user as a referring party.

27. (previously presented) The method of claim 26,  
further comprising:

the first referred authorized user incurring debt  
on the credit card; and

for a predetermined amount of debt incurred by  
the first referred authorized user on the credit card,  
the service provider submitting an entry into a  
sweepstakes on behalf of the first referred authorized  
user.

28. (previously presented) The method of claim 27,  
further comprising conducting a drawing from entries of the  
sweepstakes, wherein the entry of the first referred  
authorized user is one of the entries.